

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: FRANK J. TRZCINSKI	§	Case No. 5:18-bk-01302
ERIKA DANIELLE TRZCINSKI	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/29/2018.
- 2) The plan was confirmed on 06/14/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/14/2018, 12/11/2018, 07/15/2021, 08/16/2021, 11/17/2022, 12/13/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/12/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,228.00.
- 10) Amount of unsecured claims discharged without full payment: \$201,687.50.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 29,290.00	
Less amount refunded to debtor(s)	\$ 250.00	
NET RECEIPTS		\$ 29,040.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,115.39	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,615.39
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,500.00	0.00
DISCOVER	Uns	6,594.89	6,594.89	6,594.89	644.31	0.00
COMMONWEALTH OF	Pri	0.00	274.03	274.03	0.00	0.00
AMERICAN EAGLE FINANCIAL	Uns	18,345.78	17,102.71	17,102.71	1,670.91	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	2,222.92	2,322.65	2,322.65	226.92	0.00
CASTELLO SOLAR	Uns	2,374.02	2,592.42	2,592.42	253.28	0.00
MOUND SOLAR PARTNERSHIP XI,	Uns	1,020.15	1,107.31	1,107.31	108.18	0.00
SANTANDER CONSUMER USA	Sec	17,226.66	17,085.16	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	12,851.98	12,851.98	12,851.98	1,255.61	0.00
CHRYSLER CAPITAL	Sec	23,800.85	22,026.65	0.00	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	3,334.98	3,334.98	3,334.98	325.82	0.00
GLHEC & AFFILIATES:GLHEGC,	Uns	15,675.00	14,282.83	14,282.83	1,395.41	0.00
COMMUNITY BANK, N.A.	Uns	11,024.26	9,966.11	9,966.11	973.68	0.00
BECKET & LEE	Uns	21,791.96	21,791.96	21,791.96	2,129.04	0.00
M & T BANK	Uns	20,514.43	21,199.66	21,199.66	2,071.17	0.00
PORTFOLIO RECOVERY	Uns	17,548.20	16,655.43	16,655.43	1,627.21	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	4,427.84	4,389.84	4,389.84	428.88	0.00
TD RETAIL CARD SERVICES	Uns	5,691.00	6,039.77	6,039.77	590.08	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	13,016.36	13,016.36	13,016.36	1,271.67	0.00
AT&T MOBILITY	Uns	768.12	768.12	768.12	75.04	0.00
BANK OF AMERICA	Uns	6,337.28	6,337.28	6,337.28	619.14	0.00
RESURGENT CAPITAL SERVICES	Uns	849.69	575.19	575.19	56.20	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	74.50	74.50	7.28	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	61.50	61.50	6.01	0.00
RESURGENT CAPITAL SERVICES	Uns	109.54	138.50	138.50	13.53	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	24.50	24.50	2.39	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	85.04	85.04	8.31	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	164,429.58	161,528.58	0.00	0.00	0.00
NEWTON MEDICAL CENTER	Uns	628.69	628.69	628.69	0.00	0.00
TOWN OF ELLINGTON TAX	Pri	0.00	1,770.82	1,770.82	1,770.82	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	4,547.00	3,823.00	3,823.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	4,547.00	724.00	70.72	0.00
TIM POLOSKI CT STATE MARSHAL	Pri	1,648.80	NA	NA	0.00	0.00
MEDICAL/VARIOUS CREDITORS	Uns	16,781.70	NA	NA	0.00	0.00
CHASE	Uns	23,269.00	NA	NA	0.00	0.00
DISH	Uns	81.20	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Uns	7,115.57	NA	NA	0.00	0.00
GM FINANCIAL LEASING	Uns	4,423.11	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	78.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Uns	80.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Uns	14,842.21	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,867.85	\$ 5,593.82	\$ 0.00
TOTAL PRIORITY:	\$ 5,867.85	\$ 5,593.82	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 162,666.22	\$ 15,830.79	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,615.39	
Disbursements to Creditors	\$ 21,424.61	
TOTAL DISBURSEMENTS:		\$ 29,040.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/22/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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